

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MICHAEL R. DAFFERN
AMY JO DAFFERN
Debtor(s)
Ronda J. Winnecour
Movant
vs.
MICHAEL R. DAFFERN
AMY JO DAFFERN

Case No.:16-20673 JAD
Chapter 13
Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR COMPLETION OF CASE AND APPROVAL OF TRUSTEE'S
REPORT OF RECEIPTS AND DISBURSEMENTS (NO DISCHARGE)**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of the payments to creditors and the claims filed in this Chapter 13 Case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto for approval, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. As a result of a prior bankruptcy discharge received by the debtor(s) within the statutory time period prior to the commencement of this case, the Trustee avers that the debtor(s) is (are) not entitled to a discharge in this case.
5. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

WHEREFORE, the Trustee respectfully requests that the Court,
(a) Approve the Trustee's Report of Receipts and Disbursements,
(b) Revest property of the estate with the debtor(s),
(c) Terminate wage attachments, and
(d) Enter a final decree and close this case.

March 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/29/2016 and confirmed on 5/6/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		101,386.11
Less Refunds to Debtor	4,396.88	
TOTAL AMOUNT OF PLAN FUND		96,989.23

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,762.60	
Trustee Fee	4,614.74	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,377.34

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	0.00	41,741.76	0.00	41,741.76
	Acct: 6863				
	M & T BANK	13,525.83	13,525.83	0.00	13,525.83
	Acct: 6863				
	MT OLIVER BORO (SWG)	54.27	54.27	19.88	74.15
	Acct: G144				
	MT OLIVER BORO (SWG)	7.22	7.22	0.00	7.22
	Acct: G144				
	PORTFOLIO RECOVERY ASSOCIATES, LL	17,123.47	17,123.47	2,483.78	19,607.25
	Acct: 0000				
	MTGLQ INVESTORS LP	0.00	0.00	0.00	0.00
	Acct: 2379				
					74,956.21

Priority					
	MATTHEW M HERRON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL R. DAFFERN	0.00	0.00	0.00	0.00
	Acct:				
	MICHAEL R. DAFFERN	1,808.00	1,808.00	0.00	0.00
	Acct:				
	MICHAEL R. DAFFERN	2,588.88	2,588.88	0.00	0.00
	Acct:				
	THE DEBT DOCTORS AT QUATRINI RAFF	2,000.00	2,000.00	0.00	0.00
	Acct:				
	THE DEBT DOCTORS AT QUATRINI RAFF	1,633.80	1,633.80	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX1-16				
	THE DEBT DOCTORS LLC	2,128.80	2,128.80	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX6-18				
	PITTSBURGH SD & MT OLIVER BOROUGH	2,968.93	2,968.93	0.00	2,968.93
	Acct: 1226				
	M & T BANK	250.00	250.00	0.00	250.00
	Acct: 6863				
	AMERICAN CREDIT ACCEPTANCE LLC	0.00	8,068.03	0.00	8,068.03
	Acct: 6816				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
					11,286.96
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Unsecured					
	DUQUESNE LIGHT COMPANY*	368.72	368.72	0.00	368.72
	Acct: 9100				
	USB ELT BELA	0.00	0.00	0.00	0.00
	Acct: 4905				
	CENTER FOR REHAB SERVICES++	0.00	0.00	0.00	0.00
	Acct: 7716				
	US DEPARTMENT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: 4905				
	DR ANNE CHEN	0.00	0.00	0.00	0.00
	Acct:				
	VERIZON WIRELESS	0.00	0.00	0.00	0.00
	Acct: 0001				
	WELTMAN WEINBERG & REIS CO LPA	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JEFFREY R HUNT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CBE GROUP	0.00	0.00	0.00	0.00
	Acct: 2364				
	BERNSTEIN-BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 368.72

TOTAL PAID TO CREDITORS

86,611.89

TOTAL

CLAIMED 3,218.93

PRIORITY 30,710.79

SECURED 368.72

Date: 03/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

MICHAEL R. DAFFERN
AMY JO DAFFERN
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:16-20673 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Completion of Case and Approval of Trustee's Report of Receipts and Disbursements (No Discharge)**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) shall not receive a discharge in this case, due to the debtor(s)' receipt of a prior discharge within the statutory time period prior to the commencement of this case.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Michael R. Daffern
Amy Jo Daffern
Debtors

Case No. 16-20673-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 30, 2021

User: msch
Form ID: pdf900

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael R. Daffern, Amy Jo Daffern, 122 Giffin Avenue, Pittsburgh, PA 15210-2359
aty	+ The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101, Pittsburgh, PA 15222-3843
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Ally Bank, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place, Pittsburgh, Pa 15222-5413
14200553	AES, PO BOX 2461, Harrisburg, PA 17105-2461
14236160	+ Borough of Mt. Oliver, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14236162	+ Borough of Mt. Oliver/SD of the City of Pittsburgh, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14187875	Centers for Rehab Services, PO Box 536213, Pittsburgh, PA 15253-5904
14200557	+ Dr. Anne Chen, 2715 Brownsville Road, Pittsburgh, PA 15227-2047
14217413	ECMC, PO BOX 16408, St Paul, MN 55116-0408
14261062	+ MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
14200561	+ Weltman, Weinberg & Reis, Koppers Building, 436 Seventh Avenue, Ste 2500, Pittsburgh, PA 15219-1842

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 31 2021 02:59:08	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
14200554	+ Email/Text: ally@ebn.phinsolutions.com	Mar 31 2021 03:29:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14200556	+ Email/Text: electronicbkydocs@nelnet.net	Mar 31 2021 03:30:00	Department of Education/Nelnet, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
14258887	+ Email/Text: kburkley@bernsteinlaw.com	Mar 31 2021 03:31:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14202179	Email/Text: camanagement@mtb.com	Mar 31 2021 03:29:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14200558	Email/Text: camanagement@mtb.com	Mar 31 2021 03:29:00	M&T Bank, PO Box 62182, Baltimore, MD 21264-2182
14413149	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 31 2021 02:49:10	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14200559	+ Email/Text: bankruptcynotices@cbecompanies.com	Mar 31 2021 03:31:00	The CBE Group, 1309 Technology Parkway, Cedar Falls, IA 50613-6976
14209102	+ Email/Text: electronicbkydocs@nelnet.net	Mar 31 2021 03:30:00	U.S. Department of Education C/O Nelnet, 121 South 13th St, Suite 201, Lincoln, NE 68508-1911
14200560	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 31 2021 03:28:00	Verizon Wireless, POB 25505, Lehigh Valley, PA 18002-5505

TOTAL: 10

District/off: 0315-2

User: msch

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Borough of Mt. Oliver
cr		Duquesne Light Company
cr		M&T Bank
cr		MTGLQ Investors, LP c/o Rushmore Loan Management S
cr		School District of The City of Pgh.
14200555	*	Centers for Rehab Services, PO Box 536213, Pittsburgh, PA 15253-5904

TOTAL: 5 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor M&T Bank andygornall@latouflawfirm.com
Brett A. Solomon	on behalf of Creditor Ally Bank brett.solomon@solomon-legal.com
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com
Danielle Boyle-Ebersole	on behalf of Creditor MTGLQ Investors LP c/o Rushmore Loan Management Services dboyle-ebersole@orlans.com
Jeffrey R. Hunt	on behalf of Creditor School District of The City of Pgh. jhunt@grblaw.com cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Mt. Oliver jhunt@grblaw.com cnoroski@grblaw.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors at Quatrini Rafferty mmh@thedebtctors.com hgs@thedebtctors.com;alb@thedebtctors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtctors.com, hgs@thedebtctors.com;alb@thedebtctors.com
Matthew M. Herron	on behalf of Joint Debtor Amy Jo Daffern mmh@thedebtctors.com hgs@thedebtctors.com;alb@thedebtctors.com
Matthew M. Herron	on behalf of Debtor Michael R. Daffern mmh@thedebtctors.com hgs@thedebtctors.com;alb@thedebtctors.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com

District/off: 0315-2

User: msch

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Date Rcvd: Mar 30, 2021

Form ID: pdf900

Total Noticed: 22

ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 13